

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Ernest M. Howard

Case No.: 17-22202

Judge: JNP

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 2/20/2018

☐ Motions Included

☐ Modified/No Notice Required

**THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE**

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: SAS

Initial Debtor: EMH

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 1,200 per Month to the Chapter 13 Trustee, starting on March 1, 2018 for approximately 52 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Funds paid to Chapter 13 Trustee to date- \$4,500.

Part of Proceeds of Sale of 1817 Lincoln Avenue- Atlantic City, NJ 08401 to go to Chapter 13 Trustee.

Sale of 1817 Lincoln Avenue will pay off tax lien of PC II REO LLC

c. Use of real property to satisfy plan obligations:

☒ Sale of real property

Description: Sale of 1817 Lincoln Avenue- Atlantic City, NJ 08401.

Proposed date for completion: June 1, 2018

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ 150 to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to BMW Financial Group (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,910
DOMESTIC SUPPORT OBLIGATION		
City of Millville	Governmental Unit	\$3,456.98

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
BMW Financial Group Sandpiper Condo	Auto Loan Association Lien	\$4,845.07 \$7,360.19	2.9% 0	\$5,210.40 \$6,073.83	\$889 \$200
TTLBL, LLC	Tax Lien on 325 Wright Street	\$23,845	included in claim	\$23,845	\$222
Ocwen Mortgage	Mortgage 308-310 D Street	\$21,623.75	0	\$21,623.75	\$794
*PC II REO LLC	Tax Lien on 1817 Lincoln Ave.- AC	\$17,506.52	included in claim	\$17,506.52	\$150.66

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE * To be paid off in full upon
Sale of 1817 Lincoln Avenue

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
NationStar Mortgage	21 Moring Glory- EHT, NJ	\$200,000	485,000
Egg Harbor Twp. Tax Collector	21 Moring Glory- EHT, NJ	\$200,000	100%
Atlantic City Sewer Department	1916 & 1918 Magellan Ave AC	\$172,000 combined	\$2,026
Specialized Loan Servicing / Bank of America	1916 & 1918 Magellan Ave-AC	\$172,000 combined	\$212,000

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Mortgage to McCormick 106 / BSI Mortgage to be paid outside of plan.

g. Secured Claims to be Paid in Full Through the Plan: <input checked="" type="checkbox"/> NONE			
Creditor	Collateral	Total Amount to be Paid Through the Plan	

Part 5: Unsecured Claims <input type="checkbox"/> NONE			
<p>a. Not separately classified allowed non-priority unsecured claims shall be paid:</p> <p><input type="checkbox"/> Not less than \$ _____ to be distributed <i>pro rata</i></p> <p><input checked="" type="checkbox"/> Not less than <u>100</u> percent</p> <p><input type="checkbox"/> <i>Pro Rata</i> distribution from any remaining funds</p> <p>b. Separately classified unsecured claims shall be treated as follows:</p>			
Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases <input checked="" type="checkbox"/> NONE				
<p>(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)</p> <p>All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:</p>				
Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal* and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney Fees
- 3) Secured Claims
- 4) Priority Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12/19/2017.

Explain below **why** the plan is being modified:

To take McCormick 106 LLC out of plan as they have stay relief.

Explain below **how** the plan is being modified:

McCormick 106 LLC removed from 4b and placed in 4f.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 2/20/2018

/s/Steven A. Silnutzer
Attorney for the Debtor

Date: 2/20/2018

/s/Ernest M. Howard
Debtor

Date: _____

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 2/20/2018

/s/Steven A. Silnutzer
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 2/20/2018

/s/Ernest M. Howard
Debtor

Date: _____

Joint Debtor

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Ernest M. Howard
DebtorCase No. 17-22202-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 55

Date Rcvd: Feb 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2018.

db #Ernest M. Howard, 21 Morning Glory Ct, Egg Harbor Township, NJ 08234-5972
cr +C/O Bank Of America THE BANK OF NEW YORK MELLON FK, 7105 Corporate Dr.,
Plano, TX 75024-4100
cr +Deutsche Bank National Trust Company, Robertson, Anschutz, Schneid, P.L.,
6409 congress Ave., Suite 100, Boca Raton, FL 33487-2853
cr +Nationstar Mortgage LLC as servicing agent for THE, Stern Lavinthal & Frankenberg LLC,
105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr +The Bank of New York Mellon, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue,
Suite 100, Boca Raton, FL 33487-2853
516881939 Apex Asset Management, 2501 Oregon Pike Ste 120, Lancaster, PA 17601-4890
516881940 Atlantic City MUA, PO Box 117, Atlantic City, NJ 08404-0117
516881941 Atlantic City Sewer Dept., 1200 Atlantic Ave # 300, Atlantic City, NJ 08401-7327
516881942 +Atlantic City Tax Collector, 6201 Atlantic Ave, Atlantic City, NJ 08406-2734
516881944 +++BAYFRONT EMERGENCY PHYSICIANS, 100 MEDICAL CENTER WAY, SOMERS POINT NJ 08244-2300
(address filed with court: Bayfront Emergency Physicians, 1 E New York Ave,
Somers Point, NJ 08244-2340)
516881945 BMW Financial Group, PO Box 3608, Dublin, OH 43016-0306
516881946 BSI Financial Services, PO Box 517, Titusville, PA 16354-0517
516881943 Bank of America Home Loans, PO Box 31785, Tampa, FL 33631-3785
516881947 Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
516881948 Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
516881949 Commercial Acceptance Co., PO Box 3268, Shiremanstown, PA 17011-3268
516881952 Dembo, Brown & Burns, LLP, 1300 Route 73 Ste 205, Mount Laurel, NJ 08054-2200
517262556 +Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517158353 Deutsche Bank National Trust Company, Cahiering Department 1661, Worthington Road Suite 100,
West Palm Beach FL 33409
516881953 +Egg Harbor Township MUA, 3515 Bargaintown Rd, Egg Harbor Township, NJ 08234-8321
516881954 +Egg Harbor Township Tax Collector, 3515 Bargaintown Rd, Egg Harbor Township, NJ 08234-8321
516881955 Egg Harbor Twp. Tax Collector, 3515 Bargaintown Rd, Egg Harbor Township, NJ 08234-8317
516881957 Gary C. Zeitz, LLC, 1101 Laurel Oak Rd Ste 170, Voorhees, NJ 08043-4381
516881958 +Jersey Shore Ambulatory Surgery, 405 Bethel Rd, Somers Point, NJ 08244-2186
516889817 +McCormick 106, LLC, c/o Dembo, Brown & Burns LLP, 1300 Route 73, Suite 205,
Mount Laurel, NJ 08054-2200
516881959 McCormick 106, LLC, 11350 McCormick Rd Ste 902, Hunt Valley, MD 21031-1002
516881961 Milstead and Associates, 1 E Stow Rd, Marlton, NJ 08053-3118
517020666 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NATIONSTAR MORTGAGE LLC, ATTN: Bankruptcy Dept, PO BOX 619096,
DALLAS TEXAS 75261-9741)
516881962 Nationside Mortgage, PO Box 619063, Dallas, TX 75261-9063
517018097 +Nationstar Mortgage LLC, ATTN: Bankruptcy Dept, PO BOX 619094, Dallas, TX 75261-9094
517159975 Ocwen Loan Servicing LLC, Attn: Bankruptcy Department, PO Box 24605,
West Palm Beach FL 33416-4605
516881963 Ocwen Loan Servicing, LLC, PO Box 660264, Dallas, TX 75266-0264
516952398 +PCII REO LLC, Gary C. Zeitz LLC, 1101 Laurel Oak Road, Suite 170,
Voorhees NJ 08043-4381
516881964 RAS Cintron, LLC, 130 Clinton Rd, Fairfield, NJ 07004-2926
516881966 SLS, 8742 Lucent Blvd Ste 300, Littleton, CO 80129-2386
517224999 +Sandpiper Condominium Association, Inc., c/o Norman L. Zlotnick, Esquire,
Hyberg White & Mann, 2111 New Road, Suite 105, Northfield, NJ 08225-1512
516881965 Shore Orthopaedic, 1322 Route 72 W, Manahawkin, NJ 08050-2489
516881967 Specialized Loan Servicing, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
516881968 Stern, Lavinthal & Frankenberg, LLC, F-005043-15, 105 Eisenhower Pkwy Ste 302,
Roseland, NJ 07068-1640
517166363 +TTLBL, LLC, c/o Pellegrino & Feldstein, 290 Route 46 West, Denville, NJ 07834-1239
516924752 +The Bank of New York Mellon, c/o Robertson, Anschutz & Schneid, P.L., Bankruptcy Department,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516968280 +The Bank of New York Mellon, Trustee(See 410), c/o Specialized Loan Servicing, LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516968352 +The Bank of NewYork Mellon, Trustee(See 410), c/o Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516881969 +++U.S. BANK CUST. PRO CAP II, 50 S 16TH ST STE 1960, PHILADELPHIA PA 19102-2517
(address filed with court: U.S. Bank Cust. Pro Cap II, 50 S 16th St Ste 1950,
Philadelphia, PA 19102-2517)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Feb 24 2018 00:00:42 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 24 2018 00:00:38 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516890920 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 24 2018 00:01:55
BMW Bank of North America Department, Ascension Capital Group, P.O. Box 165028,
Irving, TX 75016-5028

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 55

Date Rcvd: Feb 23, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516984672 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Feb 24 2018 00:01:56
BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
516881960 E-mail/Text: tracey.gregoire@millvillenj.gov Feb 24 2018 00:00:40 City of Millville,
12 S. High Street, PO Box 609, Millville, NJ 08332-0609
516881950 E-mail/Text: csdlclientservices@cboflanc.com Feb 24 2018 00:01:13
Credit Bureau of Lancaster County, PO Box 1271, Lancaster PA 17608-1271
516881951 E-mail/PDF: creditonebknofications@resurgent.com Feb 24 2018 00:01:58 Credit One Bank, NA,
PO Box 98873, Las Vegas, NV 89193-8873
516881956 E-mail/Text: bankruptcy@fult.com Feb 24 2018 00:01:43 Fulton Bank of New Jersey,
1 Penn Sq, Lancaster, PA 17602-2853
517084329 E-mail/PDF: resurgentbknofications@resurgent.com Feb 24 2018 00:02:19
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517039731 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 24 2018 00:02:39
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,
Norfolk VA 23541
516883623 +E-mail/PDF: gecsed@recoverycorp.com Feb 24 2018 00:02:11 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
cr* +McCormick 106, LLC, c/o Dembo, Brown & Burns LLP, 1300 Route 73, Suite 205,
Mount Laurel, NJ 08054-2200
cr* +TTLBL, LLC, c/o Pellegrino & Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2018 at the address(es) listed below:

Deborah T. Feldstein on behalf of Creditor TTLBL, LLC dfeldstein@caplaw.net
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor C/O Bank Of America THE BANK OF NEW YORK MELLON FKA THE
BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN
TRUST 2006-OA10 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA10 dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Jason Brett Schwartz on behalf of Creditor BMW Bank of North America
jschwartz@mesterschwartz.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC as servicing agent for
THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK as successor in interest to JP Morgan
Chase Bank, N.A. as Trustee for Structured Asset Mortgage Inv cmecf@sternlav.com
Kevin M. Buttery on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY
bkyefile@rasflaw.com
Kyle Francis Eingorn on behalf of Creditor McCormick 106, LLC keingorn@dbblegal.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Laura M. Egerman on behalf of Creditor The Bank of New York Mellon bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Linda S. Fossi on behalf of Creditor PCII REO LLC lfossi@zeitzlawfirm.com,
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com
Michael E. Brown on behalf of Creditor McCormick 106, LLC mbrown@dbblegal.com
Miriam Rosenblatt on behalf of Creditor Deutsche Bank National Trust Company
bkyecf@rasflaw.com, mrosenblatt@rasflaw.com
Steven A. Silnutzer on behalf of Debtor Ernest M. Howard stevenasil2000@yahoo.com,
G28047@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14